

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jonathan J. Maginnis
 Debtor

Case No. 17-14069-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Aug 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2018.

db +Jonathan J. Maginnis, 118 Yale Avenue, Morton, PA 19070-1917
 13932822 +Bradley J. Puetz, 10410 Apples Eye Street, Las Vegas, NV 89131-1533
 14012215 +Hopkins & Carley, Attn: William S. Klein, 70 S. First Street, San Jose, CA 95113-2406
 13932827 +Superior Court of California, 450 Golden Gate Avenue, San Francisco, CA 94102-3661

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Aug 21 2018 02:25:18 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 21 2018 02:25:08 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13993868 EDI: BECKLEE.COM Aug 21 2018 06:18:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13932818 +EDI: AMEREXPR.COM Aug 21 2018 06:18:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 13932819 +EDI: BANKAMER.COM Aug 21 2018 06:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 13975221 EDI: BANKAMER.COM Aug 21 2018 06:23:00 Bank Of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 13932823 +EDI: CAPITALONE.COM Aug 21 2018 06:23:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 13993910 EDI: BL-BECKET.COM Aug 21 2018 06:23:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13932824 +EDI: CHASE.COM Aug 21 2018 06:18:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 13940843 EDI: DISCOVER.COM Aug 21 2018 06:18:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13932825 +EDI: DISCOVER.COM Aug 21 2018 06:18:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 13974567 +EDI: IRS.COM Aug 21 2018 06:23:00 Internal Revenue Service,
 Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317
 13932826 +EDI: CBSKOHL.COM Aug 21 2018 06:18:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 14003832 +EDI: MID8.COM Aug 21 2018 06:18:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 13933088 +EDI: PRA.COM Aug 21 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13956916 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 21 2018 02:24:53
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13932828 +EDI: RMSC.COM Aug 21 2018 06:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13932820* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 13932821* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey
Form ID: 318

Page 2 of 2
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Date Rcvd: Aug 20, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2018 at the address(es) listed below:

ANTHONY A. FRIGO on behalf of Debtor Jonathan J. Maginnis anthonyfrigo@msn.com,
frigoar70666@notify.bestcase.com
ANTHONY A. FRIGO on behalf of Defendant Jonathan J. Maginnis anthonyfrigo@msn.com,
frigoar70666@notify.bestcase.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
MICHAEL D. VAGNONI on behalf of Plaintiff Bradley J. Puetz michael.vagnoni@obermayer.com,
Lucille.acello@obermayer.com;michele.emory@obermayer.com;angela.baglanzis@obermayer.com
MICHAEL D. VAGNONI on behalf of Creditor Bradley Puetz d/b/a Desert Tactical
michael.vagnoni@obermayer.com,
Lucille.acello@obermayer.com;michele.emory@obermayer.com;angela.baglanzis@obermayer.com
REBECCA ANN SOLARZ on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Jonathan J. Maginnis</u>	Social Security number or ITIN	xxx-xx-1098
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-14069-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan J. Maginnis

8/20/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.